

MIDDLE District of NORTH CAROLINA

DURHAM DIVISION

In re CONNIE ANN CUMMINGS,  
DebtorCase No. 10-82119Chapter 13**Response to Notice of Final Cure Payment**Name of Creditor: Wells Fargo Bank, N.A.Last four digits of any number you use to identify the debtor's  
account 0838Uniform Claim Identifier: n/aCourt Claim No. (if known): 8**Part 1: Status of Payments on Claim and Post-Petition Payments**

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

**Section A: Status of Claim Amounts (Choose ONE in Section A)**

- ☒ As of 4/6/2016, Debtor(s) has paid in full the amount required to cure the default on the Creditor's claim.
- ☐ The Creditor contends that Trustee disbursement(s) totaling \_\_\_\_\_ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.
- ☐ As of \_\_\_\_\_, Debtor(s) has **not** paid in full the amount required to cure the default on the Creditor's claim.
- ☐ The Creditor contends that the amounts itemized in Part 2 below remain unpaid.
- ☐ The Creditor contends that Trustee disbursement(s) totaling \_\_\_\_\_ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.

**Section B: Status of Post-Petition Payment, Fees, Expenses and Charges (Choose ONE in Section B)**☐ **Post-Petition Payments Paid by Debtor(s)**

- ☐ As of \_\_\_\_\_, the Creditor agrees that that Debtor(s) is current on all post-petition payments, fees, expenses and charges. Debtor(s) is due post petition for \_\_\_\_\_.
- ☐ As of \_\_\_\_\_, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and charges. The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

☒ **Post-Petition Payments Paid by Trustee**

- ☒ As of 4/6/2016, the Creditor agrees that the Debtor(s) is current with all post petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs. Debtor(s) is due post petition for 6/1/2016.
- ☐ The Creditor contends that Trustee disbursement(s) totaling \_\_\_\_\_ have not yet been posted to the account. With the application of those funds, the Debtor(s) will be current with all post petition payments through the date of the Trustee's Notice consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs.
- ☐ As of \_\_\_\_\_, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and/or charges consistent with Section 1322(b)(5). The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

**Part 2: Itemization of Claim Amounts not Cured by Debtor(s)**

Description	Amount
1. Late charges	(1) _____
2. Non-sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____

5. Advertisement costs (5) \_\_\_\_\_
6. Sheriff/auctioneer fees (6) \_\_\_\_\_
7. Title costs (7) \_\_\_\_\_
8. Recording fees (8) \_\_\_\_\_
9. Appraisal/broker's price opinion fees (9) \_\_\_\_\_
10. Property inspection fees (10) \_\_\_\_\_
11. Tax advances (non-escrow) (11) \_\_\_\_\_
12. Insurance advances (non-escrow) (12) \_\_\_\_\_
13. Property preservation expenses (13) \_\_\_\_\_
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15) (14) \_\_\_\_\_
15. Past Due Payments
- \_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00
- \_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00
- \_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00
- Past due payments prior to \_\_\_\_\_ in the total amount of \_\_\_\_\_
- See attached for breakdown.
- Total payments due ► (15) \$0.00
16. Other. Specify: (16) \_\_\_\_\_
17. Other. Specify: (17) \_\_\_\_\_
18. Unapplied Funds (18) (\_\_\_\_\_)
19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above. (19) \$0.00

**Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)**

Description	Amount
1. Late charges	(1) _____
2. Non-sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____
6. Sheriff/auctioneer fees	(6) _____
7. Title costs	(7) _____
8. Recording fees	(8) _____
9. Appraisal/broker's price opinion fees	(9) _____
10. Property inspection fees	(10) _____
11. Tax advances (non-escrow)	(11) _____
12. Insurance advances (non-escrow)	(12) _____

## 13. Property preservation expenses

(13) \_\_\_\_\_

## 14. Past Due Payments

## Escrow advance on the account?

☐ No☐ Yes

Escrow advance balance on the account is \_\_\_\_\_ and will be collected through the escrow portion of the ongoing monthly installments.

\_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00  
 \_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00  
 \_\_\_\_\_ - \_\_\_\_\_ installments at \_\_\_\_\_ \$0.00

Past due payments prior to \_\_\_\_\_ in the total amount of \_\_\_\_\_  
 See attached for breakdown.

Total payments due ► (14) \$0.00

## 15. Other. Specify:

(15) \_\_\_\_\_

## 16. Other. Specify:

(16) \_\_\_\_\_

## 17. Unapplied Funds

(17) (\_\_\_\_\_) \_\_\_\_\_

## 18. Total post-petition payments, fees, expenses and charges not cured by Debtor(s).

(18) \$0.00Attorney for creditor (signature) /s/ **Daria Barrett**Attorney for creditor (print) **Daria Barrett**Bar registration number **42188**Company **Brock & Scott, PLLC**Address (1) **5121 Parkway Plaza Blvd., Suite 300**Address (2) **Charlotte, NC 28217**Phone contact **704-643-0290**Fax contact **704-369-0760**Email contact **bankruptcy@brockandscott.com**

\$230.04 Suspense Balance

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

**IN RE:  
CONNIE ANN CUMMINGS  
DEBTOR**

**CASE NO. 10-82119  
CHAPTER 13**

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the RESPONSE TO NOTICE OF FINAL CURE PAYMENT in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Connie Ann Cummings  
PO Box 110294  
Durham, NC 27709

John T. Orcutt  
6616-203 Six Forks Rd.  
Raleigh, NC 27615

Richard M. Hutson, II  
302 East Pettigrew St., Suite B-140  
P. O. Box 3613  
Durham, NC 27702

This the 7<sup>th</sup> day of April, 2016.

/s/ Danielle Vasquez  
Danielle Vasquez  
Brock & Scott, PLLC  
5121 Parkway Plaza Blvd., Suite 300  
Charlotte, NC 28217  
Ph: (704) 643-0290  
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